

CLAIMS:

1. A computerized system for resource management comprising:

- a. a master wallet;
- b. at least two shadow wallets;

wherein

- said system may be programmed to process a request wherein said request includes a identifier;
- said master wallet may be associated with a group of identifiers (master group);
- said master wallet may be programmed to comprise a resource;
- said master wallet may be programmed to allocate a subset of said resource (*loan*) to each of said at least two shadow wallets;
- said system may be programmed to process said request against the loan residing on one of said shadow wallets.

2. A computerized system for resource management as claimed in Claim 1 wherein:

- each of said shadow wallets may be associated with a subset of said master group (*shadow wallet subset*);
- said system may be programmed to determine which shadow wallet is associated with said shadow wallet subset which includes said request's identifier (*selected shadow wallet*).

3. A computerized system for resource management as claimed in Claim 1 wherein:

- said system may be programmed to notify said master wallet as said loan on said shadow wallet is consumed.

4. A computerized system for resource management as claimed in Claim 1 wherein
- said system may be programmed to create at least one additional shadow wallet;
 - said system may be programmed to reallocate subsets of said resource from said master wallet across said shadow wallets including said at least one additional shadow wallet.
5. A computerized system for resource management as claimed in Claim 1 wherein
- said system may be programmed to reallocate said loans across said shadow wallets.
6. A computerized system for resource management as claimed in Claim 1 wherein
- any of said shadow wallets may request (*requesting shadow wallet*) an additional loan from said master wallet;
 - if said master wallet comprises any unclaimed resource, then the system may be programmed to cause the master wallet to grant said additional loan to said requesting shadow wallet.
7. A computerized system for resource management as claimed in Claim 1 wherein
- said system may be programmed to set a flag on said shadow wallets if no further resource is available on said master wallet.
8. A computerized system for resource management as claimed in Claim 1 wherein
- any of said shadow wallets may request (*requesting shadow wallet*) an additional loan from a second shadow wallet;
 - if said second shadow wallet comprises any unused loan, then the system may be programmed to cause the second shadow wallet to transfer said unused loan to said requesting shadow wallet.

9. A computerized system for resource management as claimed in Claim 1 wherein

- said resource in said master wallet includes a validity period which may be passed to said shadow wallets along with said loans;
- said system may be programmed to disregard any amounts, contained in an loan, that are outside of said validity period.

10. A computerized system for resource management as claimed in Claim 1 wherein

- said system may be programmed to reclaim said loan from said shadow wallet and mark any unused portion thereof as available in said master wallet.

11. A computerized system for resource management as claimed in Claim 1 wherein:

- if any of said shadow wallets fail (*failed shadow wallet*), said system may be programmed to notify said master wallet;
- said system may be programmed to update said resource on said master wallet with any unused loan from said failed shadow wallet.

12. A computerized system for resource management as claimed in Claim 1 wherein

- said system may be programmed to grant an additional loan from said master wallet to any of said shadow wallets when said shadow wallet's loan falls below a predetermined minimum where such minimum may be an absolute value, or based on a derived value such as a percentage, or a usage rate.

13. A computerized system for resource management as claimed in Claim 12 wherein

- said system may be programmed to grant said additional loan only if said resource existing (*existing resource*) in said master wallet is greater than or equal to said additional loan.

14. A computerized system for resource management as claimed in Claim 13 wherein:

- if said existing resource is less than said additional loan, said system may be programmed to obtain said additional loan from any of said at least one other shadow wallet.

15. A computerized system for resource management as claimed in Claim 1 wherein:

- if any of said shadow wallets fail (*failed shadow wallet*), said system may be programmed to create a replacement shadow wallet;
- said system may be programmed to allocate to said replacement shadow wallet a subset of said loan (*loan subset*) allocated to said failed shadow wallet.

16. A computerized system for resource management as claimed in Claim 15 wherein:

- said system may be programmed to allocate said loan subset if an unused portion of said failed shadow wallet's loan is unknown at failure.

17. A computerized system for resource management comprising:

- a master wallet;
- at least one shadow wallet;

wherein

- said system may be programmed to process a request wherein said request includes a identifier;
- said master wallet may be associated with a group of identifiers (master group)
- said at least one shadow wallet may be associated with a subset of said master group;
- said master wallet may be programmed to comprise a resource;

- said master wallet may be programmed to allocate a subset of said resource (loan) to said at least one shadow wallet;
- said system may be programmed to determine which shadow wallet may be associated with a group of identifiers which include said identifier associated with said request (*selected shadow wallet*);
- said system may be programmed to process said request against said selected shadow wallet's loan;
- said master wallet may be updated as said loan may be consumed on said shadow wallet with a remaining loan amount;
- if said shadow wallet fails (*failed shadow wallet*), said master wallet creates a new shadow wallet and allocates said remaining loan amount to said new shadow wallet;
- said system may be reprogrammed to send any requests associated with said failed shadow wallet to said new shadow wallet.

18. A computerized system for resource management as claimed in Claim 17 wherein

- said system may be programmed send a message to said shadow wallet if said shadow wallet has exclusive access to said master wallet.

19. A computerized system for resource management as claimed in Claim 17 wherein:

- if said shadow wallet fails, said master wallet may grant a transient, overdraft loan to said new shadow wallet where a loan state of the failed shadow wallet is unknown

20. A computerized system for resource management comprising a master wallet wherein:

- said system may be programmed to process a request wherein said request includes a identifier;
- said master wallet may be associated with a group of identifiers (*master group*);
- said master wallet may comprise a resource corresponding to a product which further corresponds to one or more identifiers;
- upon receiving a request, said master wallet may create a shadow wallet corresponding to at least said identifier associated with said request;
- said master wallet may be programmed to allocate a subset of said resource (*loan*) to said shadow wallet;
- said request may be processed against said loan in said shadow wallet.

21. A computerized system for resource management comprising:

- a. a master wallet;
- b. at least two shadow wallets (a first shadow wallet and a second shadow wallet);

wherein

- said master wallet may be programmed to comprise a resource;
- said master wallet may be programmed to allocate a subset of said resource (*loan*) to each of said at least two shadow wallets;
- said system may be programmed to process said request against the loan residing on said first shadow wallet;

- if said first shadow wallet fails, said system may be programmed to reroute said request to said second shadow wallet.

22. A computerized system for resource management comprising:

- a. a master wallet;
- b. at least one shadow wallet;

wherein

- said system may be programmed to process a request wherein said request includes a identifier;
- said master wallet may be associated with a group of identifiers (master group);
- said master wallet may be programmed to comprise a resource;
- said master wallet may be programmed to allocate a subset of said resource (*loan*) to said at least one shadow wallet;
- said system may be programmed to process said request against the loan residing on said at least one shadow wallet.